

## Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

### Listing of Claims:

1. (Currently Amended) A method for automatically verifying a signature during a retail payment transaction, the method comprising ~~the steps of:~~

- (a) obtaining an electronic signature of a cardholder;
- (b) using an electronic signature verification process to automatically verify the electronic signature; and
- (c) requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception occurs during the electronic signature verification process.

2. (Currently Amended) The method of claim [[1]] 3, wherein ~~step (b) further includes the step of~~ using an electronic signature verification process to automatically verify the electronic signature further comprises:

responsive to an account of the cardholder having a corresponding digital signature on file, comparing the electronic signature to [[a]] the corresponding digital signature stored in the signature database under [[an]] the account of the cardholder using a signature verification algorithm.

3. (Currently Amended) The method of claim [[2]] 1, wherein ~~step (b) further includes the step of~~ using an electronic signature verification process to automatically verify the electronic signature comprises:

searching ~~the~~ a signature database by account number to determine if an account of the cardholder has a corresponding digital signature on file.

4. (Currently Amended) The method of claim [[3]] 2, wherein ~~step (b) further includes the step of~~  
using an electronic signature verification process to automatically verify the electronic signature further  
comprises:

~~if the signatures match,~~ verifying the electronic signature and completing the transaction  
responsive to the electronic signature matching the corresponding digital signature.

5. (Currently Amended) The method of claim [[4]] 3, wherein ~~step (c) further includes the step of~~  
requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception  
occurs during the electronic signature verification process comprises:

determining an exception occurs when a corresponding digital signature is not found in the  
signature database for an account of the cardholder.

6. (Currently Amended) The method of claim [[5]] 2, wherein ~~step (c) further includes the step of~~  
requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception  
occurs during the electronic signature verification comprises:

determining an exception occurs when the ~~automatic electronic signature verification fails~~ does  
not match the corresponding digital signature.

7. (Currently Amended) The method of claim 2, wherein ~~step (c) further includes the step of~~  
requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception  
occurs during the electronic signature verification comprises:

~~if the pas operator verifies the signatures,~~ adding the electronic signature to the signature  
database, thereby automatically building the signature database responsive to the POS operator  
verifying the electronic signature.

8. (Currently Amended) The method of claim 7, wherein ~~step (c) further includes the step of~~  
requiring a point-of-sale (POS) operator to manually verify the electronic signature when an exception  
occurs during the electronic signature verification further comprises:

~~if the pas operator does not verify the electronic signature, then canceling the transaction~~  
responsive to the POS operator not verifying the electronic signature.

9. (Currently Amended) The method of claim 1, wherein ~~step (a) further includes the step of~~  
obtaining an electronic signature of a cardholder comprises:

obtaining the electronic signature of a cardholder after the credit card has been authorized.

10. (Cancelled)

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Cancelled)

21. (Cancelled)

22. (Cancelled)

23. (Cancelled)

24. (Cancelled)